

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

RICHARD CARMICHAEL  
CAROLE CARMICHAEL  
Debtor(s)

Case No. 04-05040

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/10/2004.
- 2) The plan was confirmed on 04/16/2004.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/18/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/23/2006, 04/16/2008.
- 5) The case was completed on 06/16/2009.
- 6) Number of months from filing to last payment: 64.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,720.00.
- 10) Amount of unsecured claims discharged without payment: \$84,152.30.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$42,754.83
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$42,754.83**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,101.80
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,601.80**

Attorney fees paid and disclosed by debtor: \$200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A & A MOLEYS INC	Unsecured	300.00	NA	NA	0.00	0.00
ADVANCE TIL PAYDAY	Unsecured	645.00	NA	NA	0.00	0.00
AMERICAN CASH N GO	Unsecured	1,767.98	1,767.98	1,767.98	442.00	0.00
AMERICAN CASH N GO	Unsecured	845.20	NA	NA	0.00	0.00
AMERICAN CASH N GO	Unsecured	862.13	NA	NA	0.00	0.00
AMERICASH ADVANCE LLC	Unsecured	360.00	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	NA	891.12	891.12	222.78	0.00
AMERICASH LOANS	Unsecured	NA	745.42	745.42	186.36	0.00
ASPIRE VISA	Unsecured	557.96	535.33	535.33	133.83	0.00
BIRMINGHAM MARKETING	Unsecured	300.00	NA	NA	0.00	0.00
CAPITAL ONE FINANCIAL	Unsecured	778.02	398.26	398.26	99.57	0.00
CAPITAL ONE FINANCIAL	Unsecured	1,278.23	NA	NA	0.00	0.00
CAPITAL ONE FINANCIAL	Unsecured	7,500.00	NA	NA	0.00	0.00
CASH ADVANCE CORP	Unsecured	455.00	NA	NA	0.00	0.00
CASH ADVANCE CORP	Unsecured	195.00	NA	NA	0.00	0.00
CHARTER ONE BANK NA	Unsecured	564.48	NA	NA	0.00	0.00
CITY OF EVANSTON	Unsecured	45.00	45.00	45.00	11.25	0.00
CITY OF LAKE FOREST	Unsecured	70.00	NA	NA	0.00	0.00
COMED	Unsecured	1,240.56	1,123.13	1,123.13	280.78	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	842.07	848.77	848.77	212.19	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	497.83	506.73	506.73	126.68	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,240.23	1,223.89	1,223.89	305.97	0.00
ELIZABETH TASHJIAN	Unsecured	1,000.00	NA	NA	0.00	0.00
FIRST CONSUMER NATIONAL BANK	Unsecured	1,506.43	NA	NA	0.00	0.00
FIRST CONSUMERS MASTER TRUST	Unsecured	1,338.73	1,325.70	1,325.70	331.43	0.00
FIRST NATIONAL BANK SO DAKOTA	Unsecured	177.48	NA	NA	0.00	0.00
GWS FUNDING	Unsecured	237.00	NA	NA	0.00	0.00
HIGHLAND PARK WOMENS HEALTH	Unsecured	250.00	NA	NA	0.00	0.00
ILL STATE TOLL HIWAY AUTHORITY	Unsecured	450.00	450.00	450.00	112.50	0.00
ILLINOIS DEPT REVENUE	Unsecured	550.00	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	288.81	1,028.51	1,028.51	1,028.51	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ILLINOIS DEPT REVENUE	Unsecured	NA	205.22	205.22	51.31	0.00
ILLINOIS STATE TOLLWAY AUTH	Unsecured	102.50	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	28,214.65	42,937.37	42,937.37	10,734.34	0.00
INTERNAL REVENUE SERVICE	Unsecured	5,263.13	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	971.21	4,583.85	4,583.85	4,761.45	0.00
INTERNAL REVENUE SERVICE	Priority	NA	3,763.99	3,763.99	3,763.99	0.00
MCI RESIDENTIAL SVC	Unsecured	110.00	NA	NA	0.00	0.00
MEA-AEA LLC	Unsecured	135.90	NA	NA	0.00	0.00
MEA-AEA LLC	Unsecured	36.00	NA	NA	0.00	0.00
MICHAEL A ANGILERI	Unsecured	30.00	NA	NA	0.00	0.00
MIDWEST DIGESTIVE DISEASE	Unsecured	310.23	NA	NA	0.00	0.00
NATONAL OPPORTUNITIES	Unsecured	500.00	NA	NA	0.00	0.00
NORTHERN ILL COLLECTION SVC	Unsecured	102.00	NA	NA	0.00	0.00
PAYDAY ADVANCE	Unsecured	375.00	NA	NA	0.00	0.00
PAYDAY LOANS INC	Unsecured	690.00	828.51	828.51	207.13	0.00
PAYDAY LOANS INC	Unsecured	825.15	NA	NA	0.00	0.00
PAYDAY LOANS INC	Unsecured	565.00	NA	NA	0.00	0.00
PAYDAY LOANS INC	Unsecured	351.62	250.54	250.54	62.64	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,903.48	1,863.48	1,863.48	465.87	0.00
PREFERRED CASH	Unsecured	195.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	610.36	585.36	585.36	146.34	0.00
RIO RESOURCES	Unsecured	455.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Secured	8,175.00	8,175.00	8,175.00	8,175.00	1,486.92
ROUNDUP FUNDING LLC	Unsecured	NA	11,091.61	11,091.61	2,772.90	0.00
ROUNDUP FUNDING LLC	Unsecured	6,900.00	6,688.33	6,688.33	1,672.08	0.00
SHORT TERM LOANS LLC	Unsecured	690.00	651.85	651.85	162.96	0.00
ST ALEXIUS MEDICAL CENTER	Unsecured	75.00	75.00	75.00	18.75	0.00
THE CHICAGO DEPT OF REVENUE	Unsecured	100.00	NA	NA	0.00	0.00
THE CHICAGO DEPT OF REVENUE	Unsecured	360.00	710.00	710.00	177.50	0.00
THE CHICAGO DEPT OF REVENUE	Unsecured	300.00	NA	NA	0.00	0.00
THE CHICAGO DEPT OF REVENUE	Unsecured	450.00	NA	NA	0.00	0.00
XTRA CASH1000	Unsecured	390.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,175.00	\$8,175.00	\$1,486.92
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$8,175.00</b>	<b>\$8,175.00</b>	<b>\$1,486.92</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,376.35	\$9,553.95	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$9,376.35</b>	<b>\$9,553.95</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$75,748.60</b>	<b>\$18,937.16</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,601.80</u>	
Disbursements to Creditors	<u>\$38,153.03</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$42,754.83</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/17/2009

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.